

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-13375-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carol A. Kuhn  
111 Upper Creek Road  
Stockton, NJ 08559

Social Security No.:  
xxx-xx-4988

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 6/30/24 and a confirmation hearing on such Plan has been scheduled for 8/7/24.

The debtor filed a Modified Plan on 7/11/24 and a confirmation hearing on the Modified Plan is scheduled for 08/21/2024. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: July 12, 2024

JAN:

Jeanne Naughton  
Clerk

In re:  
Carol A. Kuhn  
Debtor

Case No. 24-13375-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jul 12, 2024

Form ID: 186

Total Noticed: 49

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2024:**

Recip ID	Recipient Name and Address
db	+ Carol A. Kuhn, 111 Upper Creek Road, Stockton, NJ 08559-1209
520212653	+ Arcadia Recovery Bureau, P.O. Box 70256, Philadelphia, PA 19176-0256
520212632	+ Flagstar, P.O. Box 619063, Dallas, TX 75261-9063
520212655	+ Hunterdon Medical Center, Payment Processing Center-Avadyne Health, P.O. Box 801696, Kansas City, MO 64180-1696
520212657	++ JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-5688 address filed with court; Jersey Central Power & Light, 300 Madison Avenue, Morristown, NJ 07960
520212658	+ PA Dept. of Revenue, P.O. Box 280431, Harrisburg, PA 17128-0431

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 12 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 12 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520212633	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 12 2024 20:52:00	Honda Financial Services, P.O. Box 1027, Alpharetta, GA 30009
520216297	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 12 2024 20:52:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
520212637	+ Email/PDF: bncnotices@becket-lee.com	Jul 12 2024 21:03:41	American Express, P.O. Box 1270, Newark, NJ 07101-1270
520235123	Email/PDF: bncnotices@becket-lee.com	Jul 12 2024 21:03:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520212642	+ Email/Text: bk@avant.com	Jul 12 2024 20:52:00	Avant, LLC, P.O. Box 1429, Carol Stream, IL 60132-1429
520212638	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 12 2024 20:51:00	Barclays, P.O. Box 8833, Wilmington, DE 19899-8833
520212647	Email/Text: cfcbbackoffice@contfinco.com	Jul 12 2024 20:51:00	Surge, P.O. Box 6812, Carol Stream, IL 60197
520251772	+ Email/PDF: ebn_ais@aisinfo.com	Jul 12 2024 21:03:39	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520212654	+ Email/Text: bankruptcy@certified-solutions.com	Jul 12 2024 20:51:00	Certified, P.O. Box 1750, Whitehouse Station, NJ 08889-1750
520290812	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2024 21:03:16	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520212644	+ Email/Text: GenesisFS@ebn.phinsolutions.com		

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520212652	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 12 2024 20:53:00	Concora Credit, P.O. Box 4477, Beaverton, OR 97076-4401
520212640	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 12 2024 20:47:37	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
520292434	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 12 2024 21:03:51	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
520212645	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 12 2024 20:52:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520212634	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 12 2024 20:53:00	Genesis FS Card Services, P.O. Box 23030, Columbus, GA 31902-3030
520264585	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 12 2024 20:52:00	IRS, P.O. Box 724, Springfield, NJ 07081
520212643	+ Email/Text: PBNCNotifications@perituservices.com	Jul 12 2024 20:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520288952	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2024 21:03:59	Kohl's, P.O. Box 1456, Charlotte, NC 28201-1456
520212650	+ Email/Text: Documentfiling@lciinc.com	Jul 12 2024 20:50:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520253666	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 12 2024 20:49:07	Lending Club, 595 Market Street, #200, San Francisco, CA 94105-2802
520212636	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 12 2024 20:47:28	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520212656	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 12 2024 20:53:00	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
520212639	^ MEBN	Jul 12 2024 20:46:26	NYS Assessment Receivables, P.O. Box 4127, Binghamton, NY 13902-4127
520215568	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 12 2024 20:53:00	National Enterprise Systems, 2479 Edison Boulevard, Unit A, Twinsburg, OH 44087-2476
520214717	+ Email/PDF: cbp@omf.com	Jul 12 2024 21:03:59	New York State Department of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
520291369	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 12 2024 20:49:11	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
520212646	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 12 2024 20:47:29	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520212651	^ MEBN	Jul 12 2024 20:43:34	PayPal Credit/SYNCB, P.O. Box 71707, Philadelphia, PA 19176-1707
520294548	Email/Text: bnc-quantum@quantum3group.com	Jul 12 2024 20:52:00	Prosper, P.O. Box 886081, Los Angeles, CA 90088-6081
520294549	Email/Text: bnc-quantum@quantum3group.com	Jul 12 2024 20:52:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
520289281	Email/Text: bnc-quantum@quantum3group.com	Jul 12 2024 20:52:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
520294546	Email/Text: bnc-quantum@quantum3group.com	Jul 12 2024 20:52:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520288424	Email/Text: bnc-quantum@quantum3group.com	Jul 12 2024 20:52:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788

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520212635	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 12 2024 20:50:00	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695
520293975	+ Email/PDF: ebn_ais@aisinfo.com	Jul 12 2024 20:47:51	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520288177	Email/Text: bncmail@w-legal.com	Jul 12 2024 20:51:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520212641	+ Email/Text: bncmail@w-legal.com	Jul 12 2024 20:51:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
520212648	Email/Text: bknotice@upgrade.com	Jul 12 2024 20:50:00	Upgrade, 2 N. Central Avenue, Floor 10, Phoenix, AZ 85004
520212649	Email/Text: bknotice@upgrade.com	Jul 12 2024 20:50:00	Upgrade, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
520214524	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 12 2024 21:03:01	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Stacey L. Mullen	on behalf of Debtor Carol A. Kuhn slmullen@comcast.net
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 4